

WE CLAIM:

1 1. A method of paying bills using a computer, comprising the steps of:
2 receiving a request to pay a bill of a particular merchant on behalf of a
3 particular consumer;
4 selecting a payment type from a group consisting of a first payment type and
5 a second payment type; and,
directing payment of the bill using the selected payment type.

1 2. The method of claim 1 wherein the first payment type is an electronic
2 funds transfer and the second payment type is selected from a group consisting of a draft and
3 a check.

1 3. The method of claim 2 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including an indicator of payment type corresponding to each of a plurality of merchants
4 including the particular merchant.

1 4. The method of claim 3 wherein the indicator of payment type includes
2 a merchant's bank routing number.

1 5. The method of claim 2 wherein the step of selecting a payment type
2 includes the step of evaluating the amount of the bill to be paid.

1 6. The method of claim 2 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the particular consumer, and the step of directing payment of the
6 bill includes the step of preparing a draft written on funds in the deposit account represented
7 by the identified deposit account number.

1 7. The method of claim 2 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the deposit account of the particular consumer, and the step of
6 directing payment of the bill includes the step of initiating an electronic funds transfer of
7 funds in the deposit account represented by the identified deposit account number.

1 8. The method of claim 7 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including a bank routing number corresponding to each of a plurality of merchants including
4 the particular merchant.

1 9. The method of claim 1 wherein the step of directing payment of the
2 bill comprises the steps of:

3 searching a database having deposit account numbers, each representing a respective
4 deposit account maintained at one of a plurality of associated financial institutions by a
5 plurality of consumers including the particular consumer, to identify the deposit account
6 number of the deposit account of the particular consumer; and

7 paying the bill from funds in a deposit account other than the deposit account
8 represented by the identified deposit account number.

1 10. The method of claim 9 further comprising the step of:
2 transferring funds in the amount of the bill from the deposit account of the
3 particular consumer to the deposit account from which the bill payment was made.

8 selecting a payment type; and,
9 directing payment of the bill by the type of payment selected from funds in
10 the identified deposit account.

1 15. The method of claim 14 wherein the step of selecting a payment type
2 includes the step of comparing the amount of the bill to be paid to a predetermined amount.

1 16. The method of claim 14 wherein the step of selecting a payment type
2 includes the step of identifying a payment type indicator associated with the particular
3 merchant.

1 17. The method of claim 16 wherein the step of identifying a payment
2 type indicator associated with the particular merchant includes the step of searching a
3 merchant database having a payment type indicator associated with each of a plurality of
4 merchants including the particular merchant.

1 18. The method of claim 14 further comprising the steps of:
2 receiving a deposit account number representing a deposit account maintained
3 at one of a plurality of associated financial institutions by a particular consumer;
4 storing the deposit account number in a database of deposit account numbers;

5 comparing a particular consumer's deposit account number in the deposit
6 account number database with the particular consumer's deposit account number in a
7 financial institutions database to determine if the consumer's deposit account number in the
8 deposit account number database is correct; and,
9 correcting the deposit account number if the deposit account number in the
10 deposit account number database is not correct.

1 19. The method of claim 14 wherein the step of selecting a payment type
2 further comprises the step of selecting a payment type from a check written on funds in a
3 deposit account other than the deposit account represented by the identified deposit account
4 number, a draft written on funds in the deposit account represented by the identified deposit
5 account number, and an electronic funds transfer of funds in the deposit account represented
6 by the identified deposit account number;

1 20. A method of electronically paying bills, comprising the steps of:
2 receiving a request to pay a bill of a particular merchant on behalf of a
3 particular consumer;
4 selecting a payment type from the group consisting of a draft, a check, and
5 an electronic funds transfer; and,
6 directing payment of the bill using the selected payment type.

1 21. The method of claim 20 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including an indicator of payment type corresponding to each of a plurality of merchants
4 including the particular merchant.

1 22. The method of claim 21 wherein the indicator of payment type
2 includes a merchant's bank routing number.

1 23 The method of claim 20 wherein the step of selecting a payment type
2 includes the step of evaluating the amount of the bill to be paid.

1 24. The method of claim 20 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the particular consumer, and the step of directing payment of the
6 bill includes the step of preparing a draft written on funds in the deposit account represented
7 by the identified deposit account number.

1 25. The method of claim 20 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the deposit account of the particular consumer and the step of
6 paying the bill includes the step of initiating an electronic funds transfer of funds from the
7 deposit account represented by the identified deposit account number.

1 26. The method of claim 25 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including bank routing numbers corresponding to each of a plurality of merchants including
4 the particular merchant.

1 27. The method of claim 26 wherein the step of directing payment of the
2 bill comprises the steps of:

3 searching a database having deposit account numbers, each representing a
4 respective deposit account maintained at one of a plurality of associated financial institutions
5 by a plurality of consumers including the particular consumer, to identify the deposit account
6 number of the deposit account of the particular consumer; and

7 paying the bill from funds in a deposit account other than the deposit account
8 represented by the identified deposit account number.

1 28. The method of claim 27 further comprising the step of:
2 transferring funds in the amount of the bill from the deposit account of the
3 particular consumer to the deposit account from which the bill payment was made.

1 29. An article of manufacture, comprising:
2 a computer readable medium; and
3 computer software stored on the computer readable medium, the computer
4 software comprising a set of instructions directing a computer to perform the steps of:
5 receiving a request to pay a bill of a particular merchant on behalf of
6 a particular consumer;
7 selecting a payment type; and,
8 directing payment of the bill using the selected payment type.

1 30. An article of manufacture, comprising:
2 a computer readable medium; and
3 computer software stored on the computer readable medium, the computer
4 software comprising a set of instructions directing a computer to perform the steps of:

receiving an instruction to pay a bill of a particular merchant on behalf of a particular consumer;

searching a database having deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by a plurality of consumers including the particular consumer, to identify the deposit account number of the deposit account of the particular consumer;

selecting a payment type; and,

directing payment of the bill by the type of payment selected from funds in the identified deposit account.

31. A system for paying bills using a computer, comprising:

means for receiving a request to pay a bill of a particular merchant on behalf of a particular consumer;

means for selecting a payment type; and,

means for directing payment of the bill using the selected payment type.

32. The system of claim 31 wherein said means for selecting a payment type comprises means for selecting a payment type from the group consisting of a draft, a check, and an electronic funds transfer.

33. A system for paying bills using a computer, comprising:
a communications apparatus for receiving a request to pay a bill of a particular
merchant on behalf of a particular consumer; and,
a computer processor operatively connected to the communications apparatus
for selecting a payment type and directing payment of the bill using the selected payment
type.

1 34. A system for paying bills using a computer, comprising:
2 a communications switch operatively connected to a network for receiving
3 a request to pay a bill of a particular merchant on behalf of a particular consumer;
4 a computer processor operatively connected to the network for selecting a
5 payment type and directing payment of the bill using the selected payment type.

1 35. The system of claim 34 wherein the payment type is an electronic
2 funds transfer and the computer processor is operatively connected to a second network in
3 communication with an automated clearing house for initiating payment of the bill by the
4 electronic funds transfer.